

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT L. WALTERS and	:	Case No. 20-21449-TPA
PAMELA D. WALTERS,	:	Chapter 7
Debtor.	:	Related to Doc. No. 38
	:	Hearing: Nov. 13, 2020 at 10:30 A.M.

ORDER

On September 18, 2020, Creditor OneMain Financial Group, LLC and the Debtors filed a ***Reaffirmation Agreement*** (Docs. 38) in which the Debtors seek to reaffirm \$14,109.69 at 10% interest on a 2013 Ford Taurus with a current market value of \$13,850. According to the *Reaffirmation Agreement*, the Debtors have a net monthly disposable income of negative \$46 after payment of the reaffirmed debt. Therefore, a presumption of undue hardship arises. Although the Court is sensitive to the Debtors' need for transportation, which weighs in favor of approving the *Reaffirmation Agreement*, the Court cannot overlook this deficiency. Therefore,

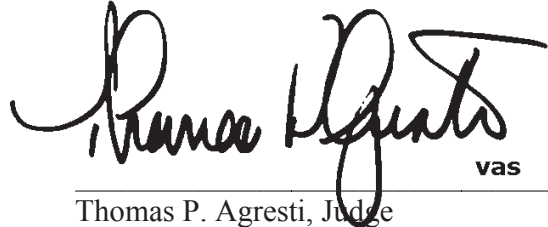
AND NOW, this 5th day of ***October, 2020***, for the reasons stated above, it is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) The *Reaffirmation Agreement* (Doc. 38) is ***NOT APPROVED***, unless ***on or before October 19, 2020***, the ***Debtors*** file a ***Narrative Statement*** in support of the *Reaffirmation Agreement* identifying specific reasons the Debtors are able to make the payments, despite the presumption of undue hardship.

(2) In the event the Debtors file a *Narrative Statement*, a hearing on the *Reaffirmation Agreement* is scheduled for ***November 13, 2020, at 10:30 A.M.*** to be held by the ***Zoom Video Conference Application***. The ***Debtors*** and ***Counsel for the Debtors*** shall ***personally***

appear at the hearing. The Parties must comply with Judge Agresti's *Amended Notice of Temporary Modification of Appearance Procedures*, dated and effective June 10, 2020, which can be found on the Court's website at <https://www.pawb.uscourts.gov/sites/default/files/pdfs/tpa-proc-appearances.pdf>.

(3) **Initializing Zoom Hearing:** To join the Zoom hearing please initiate and use the following link at least 15 minutes prior to the scheduled hearing time: <https://www.zoomgov.com/j/16021303488>, or alternatively, to attend use the following Meeting ID: 160 2130 3488. For questions regarding the connection contact Judge Agresti's Staff Attorney Courtney Helbling at 814-464-9781.



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Thomas P. Agresti, Judge
United States Bankruptcy Court

Case administrator to serve:
Debtor
Kenneth Steidl, Esq.
Troy Preher

In re:
Robert L. Walters
Pamela D. Walters
Debtor(s)

Case No. 20-21449-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 07, 2020

User: culy
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Walters, Pamela D. Walters, 429 Branchton Rd, Slippery Rock, PA 16057-3211

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
	Email/PDF: cbp@onemainfinancial.com	Oct 08 2020 02:51:23	OneMain, ATTN: Sharon A. Key, PO Box 3251, Evansville, IN 47731-3251
cr	+ Email/PDF: cbp@onemainfinancial.com	Oct 08 2020 02:48:46	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
	Email/PDF: cbp@onemainfinancial.com	Oct 08 2020 02:50:03	OneMain Financial, ATTN: Troy Preher, P.O. Box 3251, Evansville, IN 47731-3251

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Pamela D. Walters, 429 Branchton Rd, Slippery Rock, PA 16057-3211

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

District/off: 0315-2

User: culy

Page 2 of 2

Date Rcvd: Oct 07, 2020

Form ID: pdf900

Total Noticed: 4

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Robert L. Walters julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Pamela D. Walters julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer	on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
TOTAL: 6	